

Information to identify the case:

Debtor 1	<u>Amber Myers</u>	Social Security number or ITIN	xxx-xx-9071
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-33611-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amber Myers
aka Amber Borcsik, aka Amber Myers Borcsik

4/2/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Amber Myers
 Debtor

Case No. 13-33611-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Apr 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2019.

db
 514314846 +Amber Myers, 890 South Olden Avenue, Hamilton, NJ 08610-5162
 +EOS CCA, Re: AT&T Mobility, 700 Longwater Drive, Norwell, MA 02061-1624
 514314844 +Enzo Clinical Labs, PO Box 4155, Sarasota, FL 34230-4155
 514314847 +Faloni & LaRusso, Re: Citibank, DC 4571-10, 175 Fairfield Avenue, Suite 1C,
 Caldwell, NJ 07006-6415
 515747149 MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708
 515747150 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708, MTGLQ Investors, LP,
 c/o Rushmore Loan Management Services 92619-2708
 514314850 +RMB, Inc, Re: RWJ, 409 Bearden Park Circle, Attn: Payment Processing,
 Knoxville, TN 37919-7448
 514314852 +Township of Hamilton, Sewer Dept., PO Box 150, Hamilton, NJ 08650-0150
 514498514 +Trenton Water Works, City of Trenton-Accounts & Control, 319 East State St., Room 113,
 Trenton, NJ 08608-1809
 514314853 Trenton Water Works, PO Box 528, Trenton, NJ 08603
 514314854 +Vengroff, Williams, & Associates, Re: Enzo Clinical Labs, 777 Larkfield Rd, Suite 116,
 Commack, NY 11725-3136
 514314858 +Wells Fargo, 707 Wilshire Boulevard, Los Angeles, CA 90017-3620
 514472022 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 03 2019 00:21:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 03 2019 00:20:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514314840 +EDI: CINGMIDLAND.COM Apr 03 2019 03:33:00 AT&T Mobility, PO Box 537113,
 Atlanta, GA 30353-7113
 514314841 +EDI: CAPITALONE.COM Apr 03 2019 03:33:00 Capital One (Best Buy/HSBC), PO Box 30285,
 Salt Lake City, UT 84130-0285
 514314842 +EDI: CHASE.COM Apr 03 2019 03:33:00 Chase Bank USA, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 514314843 +EDI: CITICORP.COM Apr 03 2019 03:33:00 Citibank, PO Box 6500,
 Sioux Falls, SD 57117-6500
 514314845 +E-mail/Text: fa@enzo.com Apr 03 2019 00:21:28 Enzo Clinical Labs, PO Box 9084,
 Farmingdale, NY 11735-9084
 514414630 EDI: JEFFERSONCAP.COM Apr 03 2019 03:33:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 514314848 +EDI: CBSKOHL.COM Apr 03 2019 03:33:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
 514314848 +E-mail/Text: bncnotices@becket-lee.com Apr 03 2019 00:19:56 Kohls, PO Box 2983,
 Milwaukee, WI 53201-2983
 514314849 +EDI: MID8.COM Apr 03 2019 03:33:00 Midland Credit Mngmt, Re: Verizon, 8875 Aero Drive,
 Suite 200, San Diego, CA 92123-2255
 514314851 +E-mail/Text: rwjebn@rwjbh.org Apr 03 2019 00:21:43 Robert Wood Johnson Hospital,
 One Hamilton Health Pl., Trenton, NJ 08690-3599
 514314855 +EDI: VERIZONCOMB.COM Apr 03 2019 03:33:00 Verizon NJ, 500 Technology Drive,
 Weldon Spring, MO 63304-2225
 514314857 +EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo, 101 N. Phillips Avenue,
 Sioux Falls, SD 57104-6714
 514314856 +EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo, PO Box 29704, Phoenix, AZ 85038-9704
 514314859 +EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo, 4455 Spring Mountain Road,
 Las Vegas, NV 89102-8719
 514474749 +EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 514314860 +E-mail/Text: collect@williamsalexander.com Apr 03 2019 00:20:25 Williams Alexander & Assoc,
 Re: Gamil Makar, MD, 1479 Rt. 23 South, Wayne, NJ 07470-7507

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 514314861 WELLS FARGO BANK, N.A.
 ##+Zucker Goldberg & Ackerman, Re: Wells Fargo, PO Box 1024, Mountainside, NJ 07092-0024
 TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 30

Date Rcvd: Apr 02, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor Wells Fargo Bank, N.A. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Brian E Caine on behalf of Creditor MTGLQ Investors, LP bcaine@parkermccay.com,
BKCourtntotices@parkermccay.com
John Zimnis on behalf of Debtor Amber Myers njbankruptcylaw@aol.com.

TOTAL: 5